

### AMENDMENTS TO THE SPECIFICATION

Please amend the paragraph beginning at page 50, line 10 as follows.

Fig. 38 is a pictorial representation of one embodiment of a recording medium shown generally as 430 which is formed of a plurality of layers of material to provide the most ideal recording medium possible for practicing this invention. The recording medium 430 has a substrate 432 which functions as the portable card substrate. A base layer 434 is deposited on the substrate 432. A seed layer 436, which may be optional, is deposited on the base layer 434. a A layer 438 formed of chromium is deposited on the seed layer 436. A layer 442 of high density magnetic material having its axis of magnetization extending in a substantially horizontal direction relative to at least one surface of the substrate 432 is deposited on the chrome layer 438. A layer 446 of non-magnetic material, which functions as a "break layer", "exchange break layer" or a "decoupling layer", is deposited on the magnetic layer 442. A protective coating ~~shown by bracket 454~~ is applied to the layer 446. The protective coating ~~454~~ is formed of two layers, namely a magnetically permeable, low coercivity layer ~~460~~ 456, which is deposited on the layer 446 to form a "keeper" layer, and a second layer 458 which preferably is a hard, diamond like material.

Please amend the paragraph beginning at page 51, line 10 as follows.

The protective coating ~~454~~ may have formed thereon a bonded lubrication layer 460 which functions as a cleaning material layer permitting the cleaning of debris, fingerprints and other

particulate material from the surface of the recording medium  
430.